

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Foster Morgan  
 Beverly Morgan  
 Debtors

Case No. 16-12697-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db/jdb +Foster Morgan, Beverly Morgan, 142 Westgate Drive, North Wales, PA 19454-4209  
 13710642 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706  
 13710643 Acute Care Medical Transports, Inc., 892 New Castle Road, Slippery Rock, PA 16057-4228  
 13710645 #American Home Sheild Corporation, PO BOX 2111, Memphis, TN 38101-2111  
 13710648 Berkheimer, PO BOX 25153, Lehigh Valley, PA 18002-5153  
 13710651 +Blmdsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 13710652 +Bloomingdale's, PO BOX 78008, Phoenix, AZ 85062-8008  
 13710663 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Exxonmobil, Processing Center, Des Moines, IA 50361)  
 13710658 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 13710664 +Fay Servicing Llc, 939 W North Ave Ste 680, Chicago, IL 60642-1231  
 13710667 +Grimley Financial Corportion, 30 Washington Ave., Suite C-6, Haddonfield, NJ 08033-3341  
 13710673 +John F. Hanlon, 804 E. Southampton Avenue, Glenside, PA 19038-7933  
 13710677 +Montgomery Township, 1001 Stump Road, Montgomeryville, PA 18936-9605  
 13710681 +NCB Management Services, Inc., P.O. box 1099, Langhorne, PA 19047-6099  
 13710679 +National Penn Bank, P.O. Box 17221, Wilmington, DE 19850-7221  
 13710680 +Nationwide Credit, Inc., PO BOX 26314, Lehigh Valley, PA 18002-6314  
 13710682 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360  
 13710683 +Patricia A. Gallagher, PO BOX 690, Montgomeryville, PA 18936-0690  
 13710684 +Peco, PO Box 13439, Philadelphia, PA 19101-3439  
 13710686 +Rubens Landscaping, 322 Randolph Avenue, Ambler, PA 19002-5611  
 13710687 +Rushmore Loan Mgmt Ser, 15480 Laguna Canyon Rd S, Irvine, CA 92618-2132  
 13710691 +Toyota Mtr, Two Walnut Groove #210, Horsham, PA 19044-7704  
 13710692 +Trugreen#5809, 200 Ivyland Road, Warminster, PA 18974-2270  
 13710693 +Valentine & Kerbartas, Inc., PO Box 325, Lawrence, MA 01842-0625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jul 23 2016 01:27:50 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2016 01:27:02  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 23 2016 01:27:22 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13710641 +E-mail/Text: jhernandez@trafgroup.org Jul 23 2016 01:27:55 A-1 Collection Service,  
 PO Box 6009, Lawrenceville, NJ 08648-0009  
 13710678 EDI: GMACFS.COM Jul 23 2016 01:13:00 National, 5700 Crooks Rd Ste 301, Troy, MI 48098  
 13710644 +EDI: RMCB.COM Jul 23 2016 01:13:00 Amca, 2269 S Saw Mill River Road,  
 Elmsford, NY 10523-3832  
 13710646 E-mail/Text: bky@americanprofit.net Jul 23 2016 01:27:19 American Profit Recovery,  
 34405 W. 12 Mile Road Ste 379, Farmington, MI 48331-5608  
 13710647 +EDI: TSYS2.COM Jul 23 2016 01:13:00 Barclays Bank Delaware, 125 S West St,  
 Wilmington, DE 19801-5014  
 13710649 +E-mail/Text: banko@berkscredit.com Jul 23 2016 01:26:22 Berks Cc, P.O. Box 329,  
 Temple, PA 19560-0329  
 13710650 +E-mail/Text: banko@berkscredit.com Jul 23 2016 01:26:22 Berks Credit & Collections, Inc.,  
 PO BOX 329, Temple, PA 19560-0329  
 13710656 EDI: CAPITALONE.COM Jul 23 2016 01:13:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 13710653 EDI: STFC.COM Jul 23 2016 01:13:00 Cach Llc, 4340 S Monaco Second Floor,  
 Denver, CO 80237  
 13710654 +EDI: CAPITALONE.COM Jul 23 2016 01:13:00 Capital One, Pob 30281,  
 Salt Lake City, UT 84130-0281  
 13710655 EDI: CAPITALONE.COM Jul 23 2016 01:13:00 Capital One Bank, PO BOX 71083,  
 Charlotte, NC 28272-1083  
 13710657 +EDI: WFNBN.COM Jul 23 2016 01:13:00 Cb/Kngsze, Po Box 182789, Columbus, OH 43218-2789  
 13710659 +EDI: CHASE.COM Jul 23 2016 01:13:00 Chase - Pier 1, Po Box 15298,  
 Wilmington, DE 19850-5298  
 13710661 +EDI: CIAC.COM Jul 23 2016 01:13:00 Citimortgage Inc, Po Box 9438,  
 Gaithersburg, MD 20898-9438  
 13710662 +EDI: RCSFNBMARIN.COM Jul 23 2016 01:13:00 Creditonebnk, Po Box 98872,  
 Las Vegas, NV 89193-8872  
 13710665 EDI: AMINFOFP.COM Jul 23 2016 01:13:00 First Premier Bank, PO BOX 5529,  
 Sioux Falls, SD 57117-5529  
 13710666 +EDI: AMINFOFP.COM Jul 23 2016 01:13:00 Fst Premier, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 13710669 +EDI: HFC.COM Jul 23 2016 01:13:00 Hsbc/Ms, Po Box 9068, Brandon, FL 33509-9068  
 13710670 EDI: IIC9.COM Jul 23 2016 01:13:00 IC System Inc, PO BOX 64378,  
 Saint Paul, MN 55164-0378  
 13710671 EDI: IRS.COM Jul 23 2016 01:13:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346  
 13710672 +EDI: JEFFERSONCAP.COM Jul 23 2016 01:18:00 Jefferson Capital System, LLC Billing,  
 P.O. Box 953185, Saint Louis, MO 63195-3185

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Total Noticed: 56

Date Rcvd: Jul 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13710674 +EDI: RESURGENT.COM Jul 23 2016 01:13:00 Lvnv Funding,  
C/O Resurgent Capi Po Box 10497 Ms, Greenville, SC 29603-0497  
13710675 +E-mail/Text: bknotices@mbandw.com Jul 23 2016 01:27:19 McCarthy, Burgess, & Wolff,  
26000 Cannon Road, Bedford, OH 44146-1807  
13710676 E-mail/Text: bankos@merchantscredit.com Jul 23 2016 01:26:26 Merchants Credit,  
2245 152nd Ne, Redmond, WA 98052-5519  
13710688 +EDI: DRIV.COM Jul 23 2016 01:18:00 Santander Consumer Usa, Po Box 961245,  
Ft Worth, TX 76161-0244  
13710689 +EDI: RMSC.COM Jul 23 2016 01:13:00 Synch/Jcp, Po Box 965007, Orlando, FL 32896-5007  
13710690 EDI: RMSC.COM Jul 23 2016 01:13:00 Synch/Walmart, Po Box 965024, El Paso, TX 79998  
13710694 +EDI: VERIZONWIRE.COM Jul 23 2016 01:13:00 Verizon, National Recovery P.O. Box 26055,  
Minneapolis, MN 55426-0055  
13710668 EDI: WACHOVIA.COM Jul 23 2016 01:13:00 Homeq Servicing, Po Box 13716,  
Sacramento, CA 95853

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13710660 ##+Citi Auto, 2208 Hwy 121 Suite 100, Bedford, TX 76021-5981  
13710685 ##+Portfolio Rc, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Wilmington Savings Fund Society et al...  
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
GEORGETTE MILLER on behalf of Joint Debtor Beverly Morgan info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com; MLee@georgettemillerlaw.com; gmecfmail@gmail.com; cfink@georgettemille  
rlaw.com  
GEORGETTE MILLER on behalf of Debtor Foster Morgan info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com; MLee@georgettemillerlaw.com; gmecfmail@gmail.com; cfink@georgettemille  
rlaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Foster Morgan</b>	Social Security number or ITIN	<b>xxx-xx-6665</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Beverly Morgan</b>	Social Security number or ITIN	<b>xxx-xx-6495</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-12697-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Foster Morgan

Beverly Morgan

7/21/16

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**